

SELENE[®]

FINANCE

9990 Richmond Avenue
Suite 400 South
Houston, TX 77042
Telephone (877) 768-3759
Fax (866) 926-5498
www.selenefinance.com

Hours of Operation (CT)
Monday - Thursday: 8 a.m. - 9 p.m.
Friday: 8 a.m. - 5 p.m.

04/03/2017

KEVIN G AUBEE
CARRIE A AUBEE
16 LOUISE ANN DR
SMITHFIELD, RI 02917-3200

Re: Loan #: 539
Property: 16 LOUISE ANN DR
SMITHFIELD, RI 02917

NOTICE OF DEFAULT AND INTENT TO ACCELERATE

Dear Mortgagor(s):

Selene Finance LP ("Selene"), the servicer of your mortgage loan, and in accordance with the Security Instrument and applicable state laws, provides you with formal notice of the following:

The mortgage loan associated with the Security Instrument is in default for failure to pay the amounts that came due on 01/01/2009 and all subsequent payments.

To cure this default, you must pay all amounts due under the terms of your Note and Security Instrument. As of 04/03/2017, your loan is due for 01/01/2009 and the total amount necessary to cure your default is \$336,637.12, which consists of the following:

Next Payment Due Date	01/01/2009
Total Principal and Interest Due:	\$225,706.00
Escrow Advance Balance:	\$101,776.39
Late Charges:	\$4,217.46
Uncollected NSF Fees:	\$0.00
Other Fees:	\$0.00
Corporate Advance Balance:	\$4,937.27
Unapplied Balance:	<u>(\$0.00)</u>
TOTAL YOU MUST PAY TO CURE DEFAULT:	\$336,637.12

As of 04/03/2017, the current outstanding principal balance is \$357,130.08 and the total debt you owe is \$632,798.04. The total amount you must pay to cure the default stated above must be received by 05/08/2017. Failure to cure the default on or before the date specified may result in acceleration of the sums secured by the Security Instrument, sale of the property and/or foreclosure by judicial proceeding and sale of the property.



If you have not cured the default within thirty-five (35) days of this notice, Selene, at its option, may require immediate payment in full of all sums secured by your Security Instrument without further demand or notice, and foreclose the Security Instrument by judicial proceeding and sale of the property and/or invoke the power of sale or any other remedies permitted by applicable law, and/or as provided within your Security Instrument. Selene shall be entitled to collect all expenses incurred in connection with pursuing any of the remedies provided within the Security Instrument, including but not limited to, reasonable attorney fees and costs of title evidence.

Please include your loan number and property address with your payment and send to:

Selene Finance LP
P.O. Box 71243
Philadelphia, PA 19176-6243

You may also make a payment by wire transfer using the following information:

Bank: Signature Bank
ABA: 13576
Account No.: 60201

The default will not be considered cured unless Selene receives "good funds" in the full amount due as listed herein. This means that if you send any amount other than the full amount due or any form of payment is returned to us for insufficient funds, the default will not have been cured. No extension of time to cure will be granted due to a returned payment. Acceptance of an amount less than the full amount due by Selene does not waive any rights herein, acceleration of the debt or otherwise. If you send an amount less than the full amount due, Selene can apply the amount received to your account and proceed with the applicable foreclosure proceedings, without further notice to you.

You have the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default and/or the right to bring a court action to assert the non-existence of a default or any other defense to acceleration, foreclosure and/or sale of the property.

This notice remains in effect until the default is cured. To the extent your obligation has been discharged or is subject to the automatic stay in a bankruptcy case, this notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect a debt as your personal obligation. If you are represented by an attorney, please provide us with the attorney's name, address and telephone number.

IF YOU ARE UNABLE TO CURE THE DEFAULT, Selene offers consumer assistance programs designed to help resolve delinquencies and avoid FORECLOSURE. These services are provided without cost to our customers. You may be eligible for a loan workout plan or other loss mitigation options. If you would like to learn more about these programs, you may contact the Loan Resolution Department at (877) 768-3759. WE ARE VERY INTERESTED IN ASSISTING YOU.

For your benefit and assistance, there are government approved homeownership counseling agencies designed to help homeowners avoid losing their homes. To obtain a list of approved counseling agencies, please call (800) 569-4287 or visit <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You may also contact the Homeownership Preservation Foundation's Hope hotline at (888) 995-HOPE (4673).

Sincerely,

Loan Resolution Department

Selene Finance LP is a debt collector attempting to collect a debt and any information obtained will be used for that purpose.

Please note that if you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally.

Attention Servicemembers and Dependents: The federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances during and twelve months after the servicemember's military or other service. Selene will not foreclose on the property of a servicemember or his or her dependent during that time, unless pursuant either to a court order or a servicemember's written waiver agreement.

